

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Stephanie Michelle Nauss
Debtor

Case No. 17-01000-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: AutoDocke
Form ID: 318W

Page 1 of 2
Total Noticed: 40

Date Rcvd: Jun 29, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 01, 2020.

db
4895799 +Stephanie Michelle Nauss, 316 Park Terrace, Harrisburg, PA 17111-1747
4895801 +ARCADIA RECOVERY BUREAU, PO BOX 6768, WYOMISSING, PA 19610-0768
4895802 +BELCO COMMUNITY CU (for Notices), 449 EISENHOWER BLVD, HARRISBURG, PA 17111-2301
4895806 BUREAU OF ACCOUNT MGMT, 3607 ROSEMONT AVE STE 502, PO BOX 8875, CAMP HILL, PA 17001-8875
4895808 +COML ACCEPT, PO BOX 3268, SHIREMANSTOWN, PA 17011-3268
COMPUTER CREDIT INC, CLAIM DEPT 006301, 470 W HANES MILL ROAD, PO BOX 5238,
WINSTON-SALEM, NC 27113-5238
4895811 +HOLY SPIRIT HOSPITAL, 503 N 21ST STREET, CAMP HILL, PA 17011-2288
4895812 +HUD, NATIONAL SERVICING CENTER, 301 NW SIXTH ST, STE 200, OKLAHOMA CITY, OK 73102-2811
4895813 +HUD/FHA, NATIONAL SERVICING CENTER, 301 NW SIXTH ST, STE 200,
OKLAHOMA CITY, OK 73102-2811
4895816 +KEVIN KEITH NAUSS, 316 PARK TERRACE, HARRISBURG, PA 17111-1747
4895818 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: NATIONSTAR MORTGAGE, 350 HIGHLAND DRIVE, LEWISVILLE, TX 75067)
4906274 Navient Solutions, Inc. on behalf of, United Student Aid Funds, Inc.,
Attn: Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes Barre, PA 18773-9430
4895821 +PINNACLE HEALTH HOSPITALS, PO BOX 2353, HARRISBURG, PA 17105-2353
4895823 PPL ELECTRIC UTILITIES, ATTN: BANKRUPTCY DEPT, 827 HAUSMAN ROAD, ALLENTOWN PA 18104-9392
4895825 +SHAPIRO & DENARDO, LLC, 3600 HORIZON DRIVE, STE 150, KING OF PRUSSIA, PA 19406-4702
4895826 +STATE COLLS, 2509 S STOUGHTON ROAD, MADISON, WI 53716-3314
4948580 +Westlake Services, LLC dba Westlake Financial Serv, 4751 Wilshire Blvd, Suite 100,
Los Angeles, CA 90010-3847

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4895800 +EDI: CINGMIDLAND.COM Jun 29 2020 23:33:00 AT&T MOBILITY, 15901 E SKELLY DRIVE (PHILA),
TULSA, OK 74116-2809
4913271 E-mail/Text: rmccollections@belco.org Jun 29 2020 19:50:10 Belco Community Credit Union,
449 Eisenhower Blvd, Harrisburg, PA 17111
4895803 +EDI: WFNNB.COM Jun 29 2020 23:33:00 CB/NY&CO, PO BOX 182789, COLUMBUS, OH 43218-2789
4895804 +E-mail/Text: dehartstaff@pamd13trustee.com Jun 29 2020 19:50:43 CHARLES J DEHART, III, ESQ.,
8125 ADAMS DRIVE STE A, HUMMELSTOWN PA 17036-8625
4895805 +EDI: COMCASTCBLCENT Jun 29 2020 23:33:00 COMCAST CABLE (BK Notices), 1555 SUZY ST,
LEBANON, PA 17046-8318
4895807 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 29 2020 19:50:33 COMM OF PA DEPT OF REVENUE,
BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
4895809 +E-mail/Text: csdlclientservices@cboflanc.com Jun 29 2020 19:50:44
CREDIT BUREAU OF LANCASTER COUNTY, PO BOX 1271, LANCASTER, PA 17608-1271
4895828 E-mail/Text: ra-li-occ-esbkpt-hbg@pa.gov Jun 29 2020 19:50:17
UNEMP COMP OVERPAYMENT MATTERS, DEPT OF L&I - OFFICE OF CHIEF COUNSEL,
651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121
4895810 +EDI: TSYS2.COM Jun 29 2020 23:33:00 DSNB MACYS, BK NOTICES, PO BOX 8053,
MASON, OH 45040-8053
4895814 EDI: IRS.COM Jun 29 2020 23:33:00 INTERNAL REVENUE SERVICE - CIO, PO BOX 7346,
PHILADELPHIA, PA 19101-7346
4895817 +E-mail/Text: Bankruptcies@nragroup.com Jun 29 2020 19:50:55 NATIONAL RECOVERY AGENCY,
PO BOX 67015, HARRISBURG PA 17106-7015
4895819 +EDI: NAVIENTFKAMSERV.COM Jun 29 2020 23:33:00 NAVIENT, PO BOX 9500,
WILKES BARRE, PA 18773-9500
4895822 EDI: PRA.COM Jun 29 2020 23:33:00 PORTFOLIO RECOVERY ASSOCIATES LLC, 120 CORPORATE BLVD,
NORFOLK, VA 23502
4949539 EDI: PRA.COM Jun 29 2020 23:33:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4896073 +EDI: PRA.COM Jun 29 2020 23:33:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
4895824 +E-mail/Text: bankruptcynotices@psecu.com Jun 29 2020 19:50:47 PSECU, PO BOX 67013,
HARRISBURG, PA 17106-7013
4896848 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 29 2020 19:50:33
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
Harrisburg, PA 17128-0946
4895827 +EDI: RMSC.COM Jun 29 2020 23:33:00 SYNCB/WALMART, PO BOX 965024, ORLANDO, FL 32896-5024
4895829 +E-mail/Text: ra-li-occ-esbkpt-hbg@pa.gov Jun 29 2020 19:50:17 UNEMPL COMP TAX MATTERS,
HARRISBURG CASES L&I OFF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR,
HARRISBURG, PA 17121-0751
4900482 +E-mail/PDF: OGCRegionIIIBankruptcy@hud.gov Jun 29 2020 19:46:33 US Dept of Housing,
and Urban Development, 451 7th Street SW, Washington DC 20410-0002
5064812 E-mail/Text: GUARBe-courtdocs@ascendiumeducation.org Jun 29 2020 19:50:13
United Student Aid Funds, Inc (USAF), PO Box 8961, Madison WI 53708-8961
4895830 EDI: VERIZONCOMB.COM Jun 29 2020 23:33:00 VERIZON BANKRUPTCY DEPT,
500 TECHNOLOGY DR, STE 550, SAINT CHARLES, MO 63304-2225
4895831 +E-mail/Text: bankruptcynotice@westlakefinancial.com Jun 29 2020 19:50:36 WESTLAKE FINANCIAL,
4751 WILSHIRE BLVD, LOS ANGELES, CA 90010-3847

TOTAL: 23

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 4895815* IRS CENTRALIZED INSOLVENCY ORGANIZATION, PO BOX 7346, PHILADELPHIA, PA 19101-7346
 4948855* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, LLC, ATTN: Bankruptcy Department,
 P.O. Box 619096, Dallas, TX 75261-9741)
 4895820 ##+PENN CREDIT CORP, 916 S 14TH STREET, HARRISBURG, PA 17104-3425

TOTALS: 0, * 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 01, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 29, 2020 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com
 Dorothy L Mott on behalf of Debtor 1 Stephanie Michelle Nauss DorieMott@aol.com,
 KaraGendronECF@gmail.com;mottgendronecf@gmail.com;bethsnyderecf@gmail.com
 James Warmbrodt on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com
 James Warmbrodt on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER
 bkgroup@kmlawgroup.com
 Kara Katherine Gendron on behalf of Debtor 1 Stephanie Michelle Nauss karagendronecf@gmail.com,
 doriemott@aol.com;mottgendronecf@gmail.com;bethsnyderecf@gmail.com
 United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1 Stephanie Michelle Nauss
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court Middle District of Pennsylvania
Case number: 1:17-bk-01000-HWV

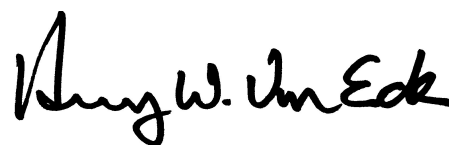
Social Security number or ITIN xxx-xx-1361
EIN --_-----
Social Security number or ITIN -----
EIN --_-----

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Stephanie Michelle Nauss
fka Stephanie Michelle Thomas

6/29/20**By the
court:**

Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: MichaelMcHugh, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.